

In re Gary Beto and Beverly Beto / DebtorCase No. 04-34127

(if known)

AMENDED SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	960.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	180.00
Water and sewer	\$	0.00
Telephone	\$	34.00
Other Cell Phone	\$	60.00
Other Cable	\$	26.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	50.00
Food	\$	558.06
Clothing	\$	75.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	150.00
Transportation (not including car payments)	\$	190.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	73.69
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	58.75
Life	\$	0.00
Health	\$	0.00
Auto	\$	365.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify: Property Taxes	\$	85.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other: Second Mortgage	\$	342.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Cleaning Supplies	\$	40.00
Other: Smokes	\$	150.00
Other: School Lunches	\$	80.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,527.50

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$	4,217.50
B. Total projected monthly expenses	\$	3,527.50
C. Excess Income (A minus B)	\$	690.00
D. Total amount to be paid into plan each: Monthly	\$	690.00

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Gary & Beverly Beto

SIGNATURE DECLARATION

Debtor(s).

Case No. 04-34127

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☒ OTHER (Please describe: Schedule J)

I [We], the undersigned debtor(s) or authorized representative of the debtor, ***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 10-8-04

X

[Signature]

Signature of Debtor or Authorized Representative

Gary Beto

Printed Name of Debtor or Authorized Representative

X

[Signature]

Signature of Joint Debtor

Beverly S. Beto

Printed Name of Joint Debtor

AFFIDAVIT OF SERVICE BY MAIL

STATE OF MINNESOTA)
) ss.
COUNTY OF STEARNS)

Lisa Jacoby, first duly sworn, states that on the 8th day of October, 2004, she served the annexed a 3rd Modified Chapter 13 Plan and Amended Schedule J, by mailing to said creditors and trustees a true and correct copy thereof, enclosed in an envelope, postage prepaid, and depositing same in a U.S. receptacle at St. Cloud, Minnesota, addressed to said entities as follows:

Michael Farrell
Bankruptcy Trustee
P.O. Box 519
Barnesville, MN 56514

US Trustee
1015 US Courthouse
300 South 4th Street
Minneapolis, MN 55415

Arrow Financial Services
885 S Janeville Street
White Water, WA 53190

Asset Acceptance Corp
PO Box 2036
Warner, MI 48090-2036

Calvary
PO Box 1030
Hawthorne, NY 10532

Certified Recovery Systems
PO Box 815
Eau Claire, WI 54702

Citi Financial Services Inc
40 33rd Avenue South
St Cloud, MN 56301

Citi Financial Services Inc
PO Box 7490
40 33rd Avenue South
St Cloud, MN 56302

Collection Bureau of Little Falls
120 21st Street SE, Ste 2
Little Falls, MN 56345

Community First National Bank
65 East Broadway
Little Falls, MN 56345

Consulting Radiologists Ltd
1221 Nicollet Mall, Ste 600
Minneapolis, MN 55403

Credit Management Services
PO Box 130784
Roseville, MN 55113

Family Medical Center
811 SE 2nd Street, Ste A
Little Falls, MN 56345

Financial Recovery Services
PO Box 385908
Minneapolis, MN 55438-5908

Kenny Rehab Associates

Lakes Gas Co No 43
PO Box 253
Royalton, MN 56373

Litton Loan Service
4828 Loop Central Drive
Houston, TX 77081-2226

Menards
PO Box 6150
Rapid City, SD 57709-6150

Monogram Ban of Georgia
PO Box 103036
Rosewell, GA 30076

NCO Financial Systems
PO Box 41417
Philadelphia, PA 19101

Northway Oil
PO Box 127
Little Falls, MN 56345

Payments Plus
3419 3rd Street North
St Cloud, MN 56301

Reliance Recoveries
6160 Summit Drive, Ste 420
Minneapolis, MN 55430

Sams
PO Box 3724
Knoxville, TX 37927

Sheldon Law
PO Box 7215
St Cloud, MN 56301

St Gabriel's Hospital
815 SE 2nd Street
Little Falls, MN 56345

Wilford & Geske
Attorneys at Law
7650 Currell Blvd, Ste 300
Woodbury, MN 55125

Otremba Disposal
307 4TH Street SW
Little Falls, MN 56345-1502

Phoenix Management Systems
PO Box 3972
Minneapolis, MN 55403-3972

Robert M Lindstrom PA
3904 Sheridan Ave South
Minneapolis, MN 55410


Sears
PO Box 182149
Columbus, OH 43218

Shopko Optical #4061
501 Hwy 10 SE
St Cloud, MN 56304

Transworld Systems
5880 Commerce Blvd
Rohnert Park, CA 94928

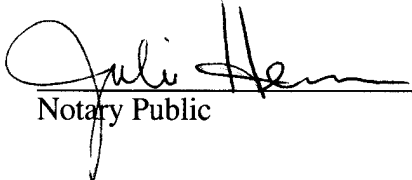
Wolpoff & Abramson
702 King Fram Blvd
Rockville, MD 20850-5775

the last known address of said creditors and trustees.



Lisa Jacoby

Subscribed and sworn to before me
this 8th day of October, 2004.



Notary Public

